

ANTI-FRAUD REMOTE CASH TRANSACTION SYSTEM COMPARISON CHART

(Date: August 12, 2003)

Patent Description	PRESENT INVENTION	Payer opens an account with Remote Payment System ("RPS") linked to payer's financial account.	Payer records payee's identification information and payment amount into the RPS.	RPS issues a Transaction Identification Number ("TIN") linked to the payment.	Payee requests payment from RPS terminal with a machine-readable identification card based on TIN.	RPS issues cash payment to the payee if the embedded info from ID card matches the records linked to TIN.
		YES	YES	YES	YES	YES
1. ATM Payment Sime, et al. / 5,386,104	NO	NO	NO	NO	NO	NO
2. Identification Card Washington, et al. / 5,519,260	NO	NO	NO	NO	NO	NO
Messina, et al. / 5,864,623	NO	NO	NO	NO	NO	NO
Harms, et al. / 6,070,147	NO	NO	NO	NO	NO	NO
DiMaria, et al. / 6,148,091	NO	NO	NO	NO	NO	NO
Yang, et al. / 6,224,109	NO	NO	NO	NO	NO	NO
Messina, et al. / 6,463,416	NO	NO	NO	NO	NO	NO
Sheena/2002/0039432	NO	NO	NO	NO	NO	NO
Singhal/2002/0073044	NO	NO	NO	NO	NO	NO
Tardif/2002/0147679	NO	NO	NO	NO	NO	NO
3. General Fraud Prevention						
French, et al. / 6,496,936	NO	NO	NO	NO	NO	NO
French, et al. / 6,282,658	NO	NO	NO	NO	NO	NO
French, et al. / 6,321,339	NO	NO	NO	NO	NO	NO
Justic, et al / 6,516,056	NO	NO	NO	NO	NO	NO